

Information to identify the case:

Debtor 1	<u>Jane Z. O'Brien</u>	Social Security number or ITIN	xxx-xx-8625
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-32518-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jane Z. O'Brien
aka Jane Zamborsky

2/8/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jane Z. O'Brien
 Debtor

Case No. 17-32518-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Feb 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2018.

db +Jane Z. O'Brien, 2339 Pennington Road, Pennington, NJ 08534-5208
 cr +BANK OF AMERICA, N.A., 485 Federal City Road, Pennington, NJ 08534-4210
 517164187 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Honda Financial Services, PO Box 65507,
 Wilmington, DE 19808-0507)
 517164186 +Bank of America N.A., KML Law Group, 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 517164188 +Marie Tenaglia Fritz, Esq., Tenaglia & Hunt, PA for Wells Fargo, 395 West Passaic Street,
 Suite 205, Rochelle Park, NJ 07662-3016
 517164190 +Oswald and Zoschak, 34 Franklin Corner Road, Lawrence Township, NJ 08648-2102
 517164192 +Sean O'Brien, 2661 Main Street, Apartment #4, Lawrence Township, NJ 08648-1085

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2018 22:27:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 08 2018 22:26:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517164189 +EDI: NFCU.COM Feb 08 2018 22:03:00 Navy Federal Cr Union, Po Box 3000,
 Merrifield, VA 22119-3000
 517164191 +E-mail/Text: bkdepartment@rtresolutions.com Feb 08 2018 22:27:08 Real Time Resolutions,
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
 517164193 +EDI: USAA.COM Feb 08 2018 22:03:00 Usaa Federal Savings Bank, 10750 Mcdermott Freeway,
 San Antonio, TX 78288-1600
 517164194 +EDI: USAA.COM Feb 08 2018 22:03:00 Usaa Svg Bk-, 10750 Mcdermott Freeway,
 San Antonio, TX 78288-1600
 517164195 +EDI: WFFC.COM Feb 08 2018 22:03:00 Wells Fargo, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

Allen I Gorski on behalf of Debtor Jane Z. O'Brien agorski@gorskiknowlton.com
 Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
 BSharer@SharerPBS.com;nj83@ecfcbis.com
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
 Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6